

Listing of Claims:

1. (Previously Presented) A method for identifying payment systems for facilitating the processing of payments comprising:

receiving, by a computer based system for identifying the payment systems, payment criteria, wherein the payment criteria is transmitted by a customer to the computer based system;

querying, by the computer based system, a directory of payment systems in an attempt to locate a payment system to process the transaction based at least in part upon the received payment criteria, wherein the querying is not performed by an acquiring bank; and

returning, by the computer based system, an identification of the located payment system to process the transaction, wherein the returned identification includes rating information indicating the amount of matching between the located payment system and the payment criteria.

2. (Previously Presented) The method of claim 1, further including interacting with the located payment system to at least partially process the transaction using the payment criteria.

3. (Previously Presented) The method of claim 2, wherein the querying includes selecting the payment system based upon attributes of the transaction.

4. (Previously Presented) The method of claim 2, wherein the querying includes selecting the payment system based upon one or more of the following: a supplier identity; a customer identity; a payment instrument selected by the customer; a strength of an authentication method for the customer; an amount of the purchase; a type of item being purchased; a delivery channel for the item; a supplier risk tolerance; desired payment terms; an availability of the payment systems; an optimal price for the item; optimal response attributes; contractual obligations with respect to transaction distribution arrangements for the item; specialists that handle specific classes or types of goods or services; a payment instrument; a payment currency; taxes related to payment of the item; or fees associated with payment of the item.

5. (Previously Presented) The method of claim 1, further including authenticating an identification of the customer.

6. (Previously Presented) The method of claim 1, further including negotiating with the payment system a price for the item or associated fees.

7. (Previously Presented) The method of claim 2, wherein the interacting includes processing the transaction using a transaction account that includes a financial component or a non-financial component.

8. (Previously Presented) The method of claim 1, further including permitting the customer to decline the payment system.

9. (Cancelled).

10. (Previously Presented) The method of claim 1, further including identifying the payment system by corresponding routing information.

11. (Previously Presented) A computer based system, comprising:
a computer network communicating with a memory;
the memory communicating with a processor; and
the processor, when executing a computer program for identifying payment systems for facilitating the processing of payments by a gateway service, is configured to:
 receive payment criteria, wherein the payment criteria is transmitted by a customer to the computer based system;
 query a directory of payment systems in an attempt to locate a payment system to process the transaction based at least in part upon the received payment criteria, wherein the querying is not performed by an acquiring bank; and
 return an identification of the located payment system to process the transaction, wherein the returned identification includes rating information indicating the amount of matching between the located payment system and the payment criteria.

12. (Previously Presented) The computer based system of claim 11, further configured to interact with the located payment system to at least partially process the transaction according to the payment criteria.

13. (Previously Presented) The computer based system of claim 11, further configured to enter into a contract with the payment system for processing of the transaction.

14. (Previously Presented) The computer based system of claim 12, wherein the query includes selecting the payment system based upon attributes of the transaction.

15. (Previously Presented) The computer based system of claim 12, wherein the query includes selecting the payment system based upon one or more of the following: a supplier identity; a customer identity; a payment instrument selected by the customer; a strength of an authentication method for the customer; an amount of the purchase; a type of item being purchased; a delivery channel for the item; a supplier risk tolerance; desired payment terms; an availability of the payment systems; an optimal price for the item; optimal response attributes; contractual obligations with respect to transaction distribution arrangements for the item; specialists that handle specific classes or types of goods or services; a payment instrument; a payment currency; taxes related to payment of the item; or fees associated with payment of the item.

16. (Previously Presented) The computer based system of claim 11, further configured to authenticate an identification of the customer.

17. (Previously Presented) The computer based system of claim 11, further configured to negotiate with the payment system a price for the item or associated fees.

18. (Previously Presented) The computer based system of claim 12, wherein the interacting step includes processing the transaction using a transaction account that includes a financial component or a non-financial component.

19. (Previously Presented) The computer based system of claim 11, further configured to permit the customer to decline the payment system.

20. (Previously Presented) A non-transitory computer-readable medium having stored thereon a plurality of instructions for identifying the payment systems, the plurality of instructions, when executed by a processor, are configured to cause the processor to perform operations comprising:

receiving payment criteria, wherein the payment criteria is transmitted by a customer to the supplier;

querying a directory of payment systems in an attempt to locate a payment system to process the transaction based at least in part upon the received payment criteria, wherein the querying is not performed by an acquiring bank; and

returning an identification of the located payment system, if any, to process the transaction, wherein the returned identification includes rating information indicating the amount of matching between the located payment system and the payment criteria.

21. (Previously Presented) The medium of claim 20, wherein the plurality of instructions further include selecting the payment system based upon preferences of the customer.